IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Confirmation No.: 3522

Jun FUJIMOTO Group Art Unit: 4176

Application No.: 10/735,643 Examiner: Fathi K. ABDELSALAM

Filed: December 16, 2003 Attorney Docket No.: 024016-00075

For: A SYSTEM FOR SETTLING AN ACCOUNT WITHOUT CASH (as amended)

RESPONSE UNDER 37 C.F.R § 1.111

Mail Stop AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

August 11, 2008

Sir:

In reply to the outstanding Office Action dated May 16, 2008, please amend the application as shown on the following pages:

Amendments to the Title begin on page 2.

Amendments to the Abstract begin on page 3.

Amendments to the Claims begin on page 4.

Remarks begin on page 16.